



Retired Peace Officers Association of California

Fraternal Order of Police - California Lodge #55

Newsletter

OCTOBER 2019

The Legislature Hurt Law Enforcement in 2019

Special points of interest:

- RPOAC Annual Meeting
November 5, 2019
- CCW Safe—A Must for
all retired LEOs
- Front Sight Giveaway III
Ends October 31.



The Legislature has made it a tough year for law enforcement and the safety of the public.

They passed bills that hurt law enforcement and public safety. The biggest of them is the change in the use of force from reasonable use of force to necessary use of force. They also passed a bill that did away with posse comitatus. On the positive side, they passed a bill to give the retired members of the California State University Police the CCW privilege, to be vetoed by the Governor. As you can see, it hasn't been a good year for law enforcement.

The change in the use of force I believe is a major issue for law enforcement. It is an officer safety and public safety issue. The reasonable use of force standard has been around for more than 30 years, and I believe it kept law enforcement and the public safe. The new necessary use of force standard may change that. The new standard will allow police to use deadly force only when needed to defend against an imminent threat of death or serious bodily injury to officers or bystanders. That is a stricter standard in the use of force. A companion bill

was passed to train officers in the new standard and teach them ways to de-escalate confrontations and alternatives to using deadly force. I am interested to see what exactly this new training will be. I am very concerned on how these changes will affect officer safety. I guess only time will tell.

The Legislature passed, and the Governor signed a bill that did away with posse comitatus. The posse comitatus law required citizens to assist law enforcement officers when they were asked to. The request could have been as simple as asking the citizen to make a call for more help for the officer. Now citizens have no obligation to assist officers. The California State Sheriff's Association opposed this measure because of its potential impact on public safety. This law was rarely used, but it was available if it was needed. Officers are sometimes in tough situations where a citizen's assistance would be helpful because no one else is available at that time. Law enforcement has lost another tool at the hands of the politicians in Sacramento. Again, they show their lack of respect for law enforcement and public safety.

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a RPOAC Member Benefit

As a member of RPOAC, you have access to join LegalShield.

LegalShield gives you the ability to talk to an attorney on any personal legal matter without worrying about high hourly costs. That's why, under the protection of LegalShield, you or your family can live your lives worry free. Even better, you don't have to worry about figuring out which attorney to use—they'll do that for you.

LegalShield has been offering legal plans to members for over 40 years, creating a world where everyone can access legal protection—and everyone can afford it. Unexpected legal questions arise every day and with LegalShield on your side, you'll have access to a

quality law firm 24/7, for covered personal situations.

From real estate to speeding tickets to Will preparation, and beyond, LegalShield is here to help you with any personal legal matter—no matter how traumatic or how trivial it may seem. Because their dedicated law firms are prepaid, their sole focus is on serving you, rather than billing you.

Let's be honest, legal issues get expensive, time is valuable, and attorneys charge \$100s per hour. With a legal plan, you know up front what you're going to get, and the LegalShield attorneys are incentivized to spend time with you; not watch the clock.

LegalShield is committed to bringing equal access and justice for all. As one of their valued members, LegalShield will strive to make your experience as pleasant as possible and ensure you receive all the benefits you are entitled to with your LegalShield membership.

Legal issues can be confusing, complicated, and even a little embarrassing. Save time, save money, and protect yourself and your family with a legal plan. Americans have trusted LegalShield for over 45 years, so join today.

Contact our Benefits provider, Shane Cobb through the RPOAC website for more info.



Peppermill Hotel & Casino Reno, Nevada

2019 RPOAC Annual Meeting

This year's Annual meeting will be held at the Peppermill Hotel and Casino in Reno, Nevada on Tuesday, November 5, 2019. The General Membership meeting will begin at 1:30 pm.

We encourage all members to attend so they can meet the Board of Directors and see first hand the work the RPOAC Board does for them throughout the year.

Attendees' can receive a discounted room rate. For reservations contact our Executive Director, Dennis Wright at (800) 743-7622 or by email at rpoac1@yahoo.com.

Legislature

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AB 603 was passed by the Legislature and vetoed by Governor Newsom. This bill would have given the retired members of the California State University Police the CCW privilege currently given to the retired University of California Police and most peace officers in the state. His reason for vetoing the bill was that it would have “added an additional exemption for exemption for possession for large capacity magazines, and expand licenses to carry concealed weapons in California.” It would appear that the Governor doesn’t want highly trained retired peace officers who served the state universities to have the same privileges other peace officers have. He is more interested in promoting his gun control agenda than the safety of these retired officers. It is obvious he disrespects law enforcement and their service to the people of California.

As you can see, 2019 has been a bad year for law enforcement. As retirees, we see the problems with these changes. It is really tough to be a law enforcement officer these days because of law changes and the attitude towards law enforcement. RPOAC does what it can to support our active brothers and sisters. But our comments aren’t always welcomed by some of the actives, but we will press on none the less.

I would like to wish all of you a happy holiday season and a prosperous New Year.



As retired peace officers many of us are authorized to carry a concealed weapon. But, have you given any thought to what your liabilities could be if you were to have to use that weapon in a self-defense incident? The legal costs alone could devastate your retirement nest egg not to mention the physical and emotional stress it would inflict on you and your family.

RPOAC is excited to announce a new benefit being offered to our members: **CCW Safe**

CCW Safe was founded by former police officers and attorneys who have all worked on local, and federal levels of law enforcement.

CCW Safe is a legal service membership plan that was designed for CCW permit/license holders and retired law enforcement officers. CCW Safe was founded to offer similar coverages to what we received while serving our communities as active police officers.

[Click HERE to learn more!](#)

Share RPOAC with all your fellow LEO's!

The Retired Peace Officers Association of California is not just for California retirees. Our insurances and other benefits are available to active duty, reserve, and family members of law enforcement and other first responders in or out of California. Don't keep us a secret, spread the good news to others and share the wonderful advantages of belonging to RPOAC.

Call
800-743-7622
To Join!

Benefits Corner by Shane Cobb

How to Protect Yourself Against Identity Theft

Massive computer hacks and data breaches are now common occurrences — an unfortunate consequence of living in a digital world. Once identity thieves have your information, they can use it to gain access to your bank and credit card accounts, make unauthorized transactions in your name, and subsequently ruin your credit.

Now more than ever, it's important to safeguard yourself against identity theft. Here are some steps you can take to protect your personal and financial information.

Check yourself out

It's important to review your credit report at least once a year and make sure that all the information in it is correct. Every consumer is entitled to a free credit report every 12 months from each of the three reporting agencies: Equifax, Experian, and TransUnion. Besides the annual report, you may be entitled to an additional free report under certain circumstances. Visit annualcreditreport.com for more information.

If you find an error in your credit report, contact the appropriate credit reporting agency to let it know that you are disputing information on your report. The agency usually must investigate the dispute within 30 days of receiving it. Once the investigation is complete, the agency must provide you with a written result of its investigation and remove/correct any errors. You can generally file your dispute with the agency either online or by mail. However, it may be more helpful to dispute the error in writing with supportive documents, preferably by certified mail. That way you'll have a paper trail to rely on if the investigation does not resolve the disputed error. If you believe that the error is the result of identity theft, you can also file a complaint with the Federal Trade Commission at identitytheft.gov.

In addition to checking out your credit report, you should regularly review your bank and debit/credit card accounts for suspicious charges or account activity. If you discover signs of unauthorized transactions, contact the appropriate financial

institution as soon as possible — early notification not only can stop the identity thief but may limit your financial liability.

As you monitor your credit report and financial accounts, keep an eye out for the following possible signs of identity theft:

- Incorrect personal and account information on your credit report, including suspicious credit inquiries
- Money that is missing from your bank account, no matter how small the amount
- Missing bills or other mail from financial institutions and credit card companies

Consider a fraud alert and/or security freeze if necessary

If you discover that your personal and/or financial information has been exposed to identity theft, you should consider placing a fraud alert and/or security freeze on your credit report.



A fraud alert requires creditors to take extra steps to verify your identity before extending any existing credit or issuing new credit in your name. To request a fraud alert, you only have to contact one of the three major credit reporting agencies, and the information will be passed along to the other two.

A security freeze prevents new credit and accounts from being opened in your name. Once you obtain a security freeze, creditors won't be allowed to access your credit report and therefore cannot offer new credit. This helps prevent identity thieves from applying for credit or opening fraudulent accounts in your name. Keep in mind that if you want to apply for credit with a new financial institution in the future, open a new bank account, and even apply for a job or rent an apartment, you will need to "unlock" or "thaw" the security freeze. In addition, you must contact each credit reporting agency separately to place a securi-



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ty freeze on your credit report.

Maintain strong passwords

Most of us have a large amount of personal and financial information that's readily accessible through the Internet, in most cases protected by nothing more than a username and password.



A strong password should be at least eight characters long, using a combination of lower-case letters, upper-case letters, numbers, and symbols or a random phrase. Avoid dictionary words and personal information such as your name and address. Also create a separate and unique password for each account or website you use, and try to change passwords frequently.

If you have trouble keeping track of all your password information or you want an extra level of password protection, consider using password management software. Password manager programs generate strong, unique passwords that you control through a single master password.

Stay one step ahead

The best way to avoid becoming the victim of identity theft is to stay one step ahead of the identity thieves. Here are some extra precautions you can take to help protect your sensitive data:

Consider using two-step authentication. Two-step authentication, which involves using a text or email code along with your password, provides another layer of protection for your information.

Think twice before clicking. Beware of emails containing links or asking for personal information. Never click on a link in an email or text unless you know the sender and have a clear idea where the link will take you.

Search with purpose. Typing one word into a search engine to reach a particular website is

easy, but it sometimes isn't enough to reach the site you are actually looking for. Scam websites may look nearly identical to the one you are searching for. Pay attention to the URL, which will be intentionally misspelled or shortened to trick you.

Be careful when you shop.

When shopping online, look for the secure lock symbol in the address bar and the letters https: (as opposed to http:) in the URL. Avoid using public Wi-Fi networks for shopping, as they lack secure connections.

Beware of robocalls. Criminals often use robocalls to collect consumers' personal information and/or conduct various scams. Newer "spoofing" technology displays fake numbers to make it look as though calls are local, rather than coming from overseas. Don't answer calls when you don't recognize the phone number. If you mistakenly pick up an unwanted robocall, just hang up.

Be on the lookout for tax-related identity theft. Tax-related identity theft occurs when someone uses your Social Security number to claim a fraudulent tax refund. You may not even realize you've been the victim of identity theft until you file your tax return and discover that a return has already been filed using your Social Security number, or the IRS sends you a letter indicating it has identified a suspicious return using your Social Security number. If you believe that you are the victim of tax-related identity theft, contact the Internal Revenue Service at irs.gov.

Because of the amount of paperwork and steps involved, fixing a credit report error can be a time-consuming and emotionally draining process. If at any time you believe your credit reporting rights have been violated, you can file a complaint with the Consumer Financial Protection Bureau (CFPB) at consumerfinance.gov.

Remember that the IRS will never contact you by email to request personal or financial information. This includes any type of electronic communication, such as text messages and social media. If you get an email claiming to be from the IRS, don't respond or click any links; instead, forward it to phishing@irs.gov.

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- [California lawmakers send governor police training bill](#) - 9/12/19
- [Golden Handshake: pension 'air time' lives on](#) - 9/9/19
- [San Francisco Officials Designate NRA a Domestic Terrorist Organization](#) - 9/4/19
- [It's no longer a crime to refuse to help a cop after Gavin Newsom signed this law](#) - 9/4/19
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- [New law prohibits retired CA cop from buying ammunition in home state](#) - 7/5/19
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Front Sight Giveaway III Ends on 10/31!

Entries for the RPOAC Front Sight Giveaway III will end on October 31, 2019.

New members and referring current members who have joined RPOAC or referred a new member, between May 1 and October 31 will have their names entered into the drawing for a chance to win a lifetime Commander level membership to the Front Sight Firearms Training Institute.

The new member must submit a completed Membership Application and pay the required dues before they are considered



“recruited”. The current member must contact our Executive Director, Dennis Wright, and provide the name of the new member in order to get credit for the recruitment.



Visit the Front Sight website at FrontSight.com to see all the activities this world-class facility has to offer.

FrontSight.com

